

Your Long-Term Care Path

It's never too early to start planning for your long-term care. If you're less than 50, there are just a few simple things that **you should know** and **can do** today, that will make tomorrow a whole lot easier.

Things You Should Know

- Medicare **only** pays for long-term care if you require skilled services or rehabilitative care and Medicare **does not** pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services. Read the section on [Medicare](#) for more information.
- Long-term-care is more expensive than you may think and you will likely be responsible for paying for the care you will require. Start thinking about how you will pay for the care you may need. Refer to the [Costs & How to Pay](#) section for further information.
- By obtaining an Advanced Care Directive you can inform your family or loved ones about how to make important health decisions for you, should you no longer be able to make those decisions for yourself. Consult the [Advance Care Plan Considerations](#) page for more information.

Things You Can Do

- Plan how you will pay for care:
 - [Costs of Care](#)
 - [What is Long-term care Insurance](#)
 - [Paying Privately](#)
- Obtain an Advanced Care Directive: [Advanced Care Plan Considerations](#)

YOUR PATHFINDER ANSWERS:

How old are you? ☒ Less than 50

Do you currently require long-term care services? ☒ No